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To: Commissioner of Patents & Trademarks
Washington, D. C. 20231

March 28, 2001

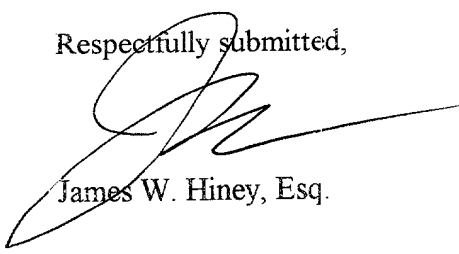
Re: New Patent Application on ELECTRONIC CASH CARD

Dear Sir,

Attached is a new application, together with the declaration, small entity form, Form 1449, specification, abstract, 20 claims and four sheets of drawings with a check for \$355.00, the filing fee. This application is forwarded by Express Mail to the above addresss.

Should there be any questions, the Patent Office is requested to call the undersigned at the above number. Note that all correspondence should be addressed to the address on the Declaration and Power of Attorney form.

Respectfully submitted,


James W. Hiney, Esq.

03/28/01
J1035 U.S. PTO

Jc996 U.S. PTO
09/819170
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